

CCAA Annual Meeting

How to Enjoy Our Retirement

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Goals in Retirement

- Enjoy golden years in Our life
- Spend quality time with family and friends
- Continue life-long learning

Pursue happiness in a stress-free environment

Model of Retirement Process



- Five to six working days
- Rest on Sunday

- Six Saturdays and one Sunday
- Hobbies and traveling

- Weekday routines
- Weekend activities

The time span of each phase varies greatly from person to person

Pre-Retirement

- Debate Pros and Cons of retirement
- When to retire
 - Year
 - Month (e.g., travel schedule, retirement benefits)
- Resources needed to retire
 - Income (pension, social security, investments, annuity)
 - Expenses (monthly and yearly)
 - Insurances (health, life, long term care)
- Decision to age in-place or move elsewhere?

Attend pre-retirement seminars

Retirement

- Hobbies
 - Reading, writing, painting, and calligraphy
 - Music, singing, dancing, DVD, operas, and plays
 - Mahjong, bridge, chess, and sudoku
 - Tennis, ping pong, golf, and swimming
 - Walking, jogging, biking, and hiking
 - Digital photography
 - Internet surfing and E mailing
 - Gardening and landscaping
 - Bird watching
- Traveling
 - US (Grand Canyon, Yellow Stone, Niagara Falls)
 - Abroad (Taiwan, China, Canadian Rockies, Europe)

Post-Retirement

- Preserve physical and mental health
 - Practice Tai Chi, Chi Gong, and reflexology
 - Learn a foreign language to delay Alzheimer's disease
- Write memoirs and travel books
- Be a volunteer
 - Alumni Associations (reunions after 45, 50, & 60 years)
 - Senior Associations
 - Teach English Conversations and US Citizenship
 - Teach Computer and Internet
 - Organize health education workshops
 - Write proposals for fund raising
 - Religion (church, cathedral, temple)
- Invest (stocks, bond, CD, and real estates)
- Are grand kids good reasons to retire?

Tips for Retirees #1

Maintain Healthy Lifestyle

- Weekday Routines
 - Go to bed early and get up early
 - Massage Our head and body in bed
 - Exercise for 30 minutes in the morning
 - Eat three meals at regular times with fixed quantities
- Medical Care
 - Conduct annual physical check ups
 - Cut back medications with doctors' consent
 - Quit smoking and limit drinking

Tips for Retirees #2

Develop Positive Attitudes

- Think positively
 - Appreciate what you have got today
 - Is half a cup of water half empty or half full?
- Forget what you did and how great you were
 - Titles, degrees, and awards don't matter any more.
- Adjust family life with spouse in 24/7
 - Promote 3C (Communications, Collaboration, Caring)
 - Start collaboration projects with our spouse(s)
 - In the event of conflicts, create win-win situations.

Tips for Retirees #3

Help Family and Friends

- Helping people and doing good deeds are roots of happiness
- In helping family and friends, you
 - Forget Our own problems
 - Develop a wonderful sense of accomplishment
 - Become a stronger person.
- You make more friends by caring and sharing than by showing off Our accomplishments

**To make ourselves happy by helping others
is the key to Positive Psychology**

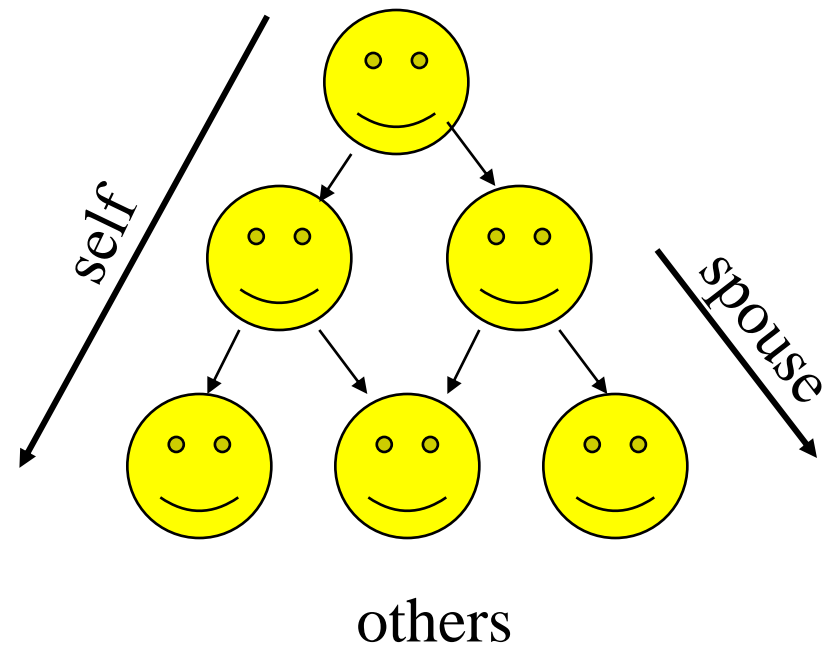
Growing Up with Family & Friends

Growing older is mandatory. Growing up is optional.

Maintain healthy lifestyle

Develop positive attitudes

Help others to grow



Conclusions

- The timing to retire is a very personal decision
- Retirement is a three-step process from pre-retirement, retirement to post-retirement plus a feedback loop
- Retirees need positive thinking and adjustments with spouse
- Helping family and friends is the root of happiness
- Post-retirement could be our golden years to
 - Improve our health,
 - Unleash our potential,
 - Make our dreams come true.

Reference

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